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PATENT
Attorney Docket No.: 020375-000230US

TOWNSEND and TOWNSEND and CREW LLP

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Milberger et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: MONEY ORDER DEBIT FROM
STORED VALUE FUND

Customer No.: 20350

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Examiner: Chandler, Sara M.

Technology Center/Art Unit: 3693

AMENDMENT

Mail Stop **Amendment**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 4, 2008, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 9 of this paper.